# Partnering with Sustainable Melbourne Fund (SMF)





Sustainable Melbourne Fund is a leader in providing fit-for-purpose finance for businesses that deliver positive outcomes.

We invest in businesses and projects that create economic value and reduce carbon emissions.

We invest into buildings that assist building owners finance end-of-life replacement of building equipment and reposition your asset through retro fit works or the installation of renewable energy.

## Growing the benefits

Since 2002, Sustainable Melbourne Fund has facilitated the investment of \$21million in to sustainability projects around Victoria. This has resulted in 100,000 tonnes of CO2 saved.

#### Fit-For-Purpose Financial Options

Sustainable Melbourne Fund can provide up to 100% loan finance for innovative projects which deliver environmental benefits. We can provide competitive, long term finance under an Environmental Upgrade Agreement product or directly through our direct loan fund.

### **Fixing Your Building**

Electricity costs can make up to 25% of overall operating costs for a building owner, and if left unmanaged, will increase.

With Sustainable Melbourne Fund finance, building owners can access the project funding for commercial building upgrades. We have financed end-of-life replacement of energy intensive equipment as well as innovative improvements which increase the value of buildings and secure higher quality tenants.

#### SMF Environmental Upgrade Agreement (EUA)

An EUA is ideal for a building owner in that it improves building value and shares repayment costs with the tenant. An EUA in an agreement between a property owner, a bank and local government that facilitates a building upgrade to improve energy efficiency. The finance is secured against the rateable land and repayments are collects by a local council. See our EUA Information Sheet which explains in more detail the benefits of a SMF EUA.

#### Loan portfolio

We look for innovative, early-stage projects that are scalable, profitable and deliver a sustainability outcome. The projects we have supported include green-walls, regenerative lifts, solar, web-based technology platforms and sustainable transport. We have a range of finance structures that can support the implementation of your project. See our Loan Fund Information Sheet which explains in more detail the benefits of a SMF Loan in more detail.



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